

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))**

Docket No.
1000-1308

In Re Application Of: **Davin E. Lopez, Luis M. Ortiz, Kermit D. Lopez**

Serial No.	Filing Date	Examiner	Group Art Unit
Not Yet Assigned	Not Yet Assigned	Not Yet Assigned	Not Yet Assigned

Title:

PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD DEVICES

Address to:
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

the statement specified in 37 CFR 1.97(e);

OR

the fee set forth in 37 CFR 1.17(p).

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.: 1000-1308

SERIAL NO.:
NOT YET ASSIGNED

LIST OF PRIOR ART CITED BY APPLICANT
(Use several sheets if necessary)

APPLICANTS: Davin E. Lopez
Luis M. Ortiz
Kermit D. Lopez

FILING DATE: NOT YET ASSIGNED

GROUP ART UNIT: NOT YET
ASSIGNED

U. S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLAS S	FILING DATE (if appropriate)
	6,105,002	8/15/2000	Powell	705	14	9/27/1997
	6,101,562	8/8/2000	Chang et al.	710	73	12/11/1997
	6,088,564	7/11/2000	Kato et al.	709	227	10/12/1998
	6,078,730	6/20/2000	Heinonen et al.	455	406	5/8/1998
	6,076,069	6/13/2000	Laor	705	14	9/25/1998
	6,076,068	6/13/2000	Delapa et al.	705	14	9/12/1996
	6,067,526	5/23/2000	Powell	705	14	2/5/1999
	6,057,872	5/2/2000	Candelore	348	3	7/9/1997
	6,041,309	3/21/2000	Laor	705	15	12/23/1998
	6,035,280	3/7/2000	Christensen	705	14	4/10/1996
	6,012,244	1/11/2000	Begum et al.	340	539	11/21/1995
	6,014,634	1/11/2000	Scroggie et al.	705	14	8/4/1997
	6,012,038	1/4/2000	Powell	705	14	1/22/1998
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	5,943,624	8/24/1999	Fox et al.	455	456	7/15/1996
	5,933,812	8/3/1999	Meyer et al.	705	15	4/12/1995
	5,870,030	2/9/1999	Deluca et al.	340	825.44	4/4/1996
	5,859,779	1/12/1999	Giordano et al.	364	479.01	10/2/1996
	5,855,007	12/29/1998	Jovicic et al.	705	14	11/15/1995
	5,845,259	12/1/1998	West et al.	705	14	6/27/1996
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	5,761,648	6/2/1998	Golden et al.	705	14	7/25/1995
	5,727,153	3/10/1998	Powell	395	214	6/6/1995
	5,703,564	12/30/1997	Begum et al.	340	539	11/21/1995
	5,420,606	5/30/1995	Begum et al.	345	156	9/20/1993
	5,956,694	1/10/1995	Valencia et al.	235	383	11/16/1993
	4,689,478	8/25/1987	Hale et al.	235	380	12/24/1984

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

Sepenzis et al.; "UNSTRUNG: The Birth of the Wireless Internet"; CIBC World Markets, Equity Research; October 4, 2000

Reuters; "Motorola Unveils Next-Generation Phones"; September 27, 2000

De Bendorf, Paul; "Handspring's U.S. Users to Get Phone on Palmtop"; Reuters; September 25, 2000

Press Release; "Oneclip.com Spurs 400% Sales Increases at More.com"; September 11, 2000; http://www.oneclip.com/5_002_9_11.htm

Cosonato et al.; "Gartner's 2000 Glossary of Mobile and Wireless Terms"; Strategic Analysis Report; Gartner Group, Inc.; September 7, 2000

Dziatkiewicz, Mark; "Entering the WAP Gateway"; Wireless Week; September 4, 2000

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Coyle, Dave; "Opinion: Web On Wireless is Different"; Wireless Week; July 17, 2000

Smith, Brad; "What's Next for WAP?"; Wireless Week; May 15, 2000

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Singh, Guy; "Securing the Mobile E-economy"; Wireless Week; May 15, 2000

Regan, Keith; "Visa Unveils Wireless Bill Payment Partnership"; E-Commerce Times; May 4, 2000

Smith, Brad; "A Mobile Internet Business Model: Dizzying Heights and Hurdles"; Wireless Week; January 31, 2000

Quigley, Paul; "Getting into the I-Mode: DoCoMo's Plan for Content"; Wireless Week; January 31, 2000

Smith, Brad; "Catching Up With The Speed of Light"; Wireless Week; January 31, 2000

Gurr, Stephen; "The Smart Card Way to Cut Back"; Online Athens: News; Athens Daily News; July 25, 1999

Press Release; "News America Marketing Takes Consumer Marketing to Next Generation through Strategic Partnerships with Integrated Marketing & E-Commerce Firms"; July 20, 1999; http://www.newscoop.com/public/news/news_080.htm

Zimmerman, T.G.; "Wireless Networked Digital Devices: A New Paradigm for Computing and Communication"; IBM Systems Journal, Vol. 38, No. 4; 1999

Daswani et al.; "SWAPEROO: A Simple Wallet Architecture for Payments, Exchanges, Refunds and Other Operations"; Proceedings of the 3rd USENIX Workshop on Electronic Commerce, Boston, MA; August 31-September 3, 1998

"DECT: The Standard Explained"; DECT Forum; February, 1997

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.